

EXHIBIT H

MEMO

RE: Auto Repairs

2-22-11 T-784

Phone conference with Neil Prasad in which I explained to him that money I expected to get in on Sunday never arrived because the client couldn't afford to use me and instead was able to get the services of an attorney through her family or friends who isn't going to charge her. I told him the real problem is that he doesn't accept credit cards, and I have relied on his doing so when I arranged to have the work done. I told him that I even tried to use the credit card at an ATM but I didn't have the correct pin number, and I have been trying to get the pin number by calling the bank in Turkey, which is proving to be a very complicated matter. I told him I spoke to the call center at great length today, but now I have to call the local branch, and I can't do that until the morning. He said he will try to find a way to use the credit card, but he won't know that until the morning. I told him that would solve a lot of problems for both of us.

I had spoken with the call center for Garanti Bank at length, being passed from one person to another, and the bottom line is I have to get the pin number from the local branch in Nishantsi by requesting my Alo Garanti pin code number. Once I get the pin code number from the local branch, I can then arrange for the new card, which I have to obtain to be sent to me here in the US, avoiding having to use Selin's address any further. I need to update my address with the local branch, and after I've done that then I can call the call center again to get everything finalized. The phone number for the local branch is 902-121-3733950. I can order a new American Express card, one that isn't torn, through the local branch and then call center, also. I have to get a new master card because of the pin code problem. Once they give a new pin code, they have to issue a new card reflecting that pin code.

LAH:nmg

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